

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

LORI A. BRENZO

Debtor(s)

Case No. 11-20839GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/17/2011.
- 2) The plan was confirmed on 04/19/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/12/2012, 03/07/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/09/2016.
- 5) The case was completed on 04/11/2016.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,972.00.
- 10) Amount of unsecured claims discharged without payment: \$34,155.92.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$58,387.00
Less amount refunded to debtor	\$3,065.86

**NET RECEIPTS:** **\$55,321.14**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,750.75
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,939.98
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,690.73**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERISTAR FINANCIAL LLC++	Unsecured	17,989.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC - ASSIGNE	Unsecured	3,161.00	3,189.70	3,189.70	0.00	0.00
BACK BOWL I LLC	Unsecured	516.00	516.82	516.82	0.00	0.00
BEAVER VALLEY FCU*	Unsecured	0.00	NA	NA	0.00	0.00
BOSCOV'S	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
CHRYSLER FINANCIAL**	Unsecured	8,389.00	8,389.19	8,389.19	0.00	0.00
CHRYSLER FINANCIAL**	Unsecured	0.00	NA	NA	0.00	0.00
CHRYSLER FINANCIAL**	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	0.00	NA	NA	0.00	0.00
CITIMORTGAGE(*)	Secured	0.00	0.00	0.00	0.00	0.00
FCNB PREFERRED CHARGE/SPIEGEL	Unsecured	0.00	NA	NA	0.00	0.00
GECC/SAMS CLUB++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	NA	5,120.04	5,120.04	5,120.04	0.00
INTERNAL REVENUE SERVICE*	Unsecured	NA	627.25	627.25	0.00	0.00
KOHL'S	Unsecured	0.00	NA	NA	0.00	0.00
MIDFIRST BANK SSB*	Secured	57,063.00	64,775.59	0.00	36,948.52	0.00
MIDFIRST BANK SSB*	Secured	0.00	9,592.32	6,561.85	6,561.85	0.00
NATIONAL HOSPITAL COLLECTIONS	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES HOME SAVINGS BANK* ++	Unsecured	0.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	740.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	703.96	703.96	0.00	0.00
PRINCIPAL RSIDNTIAL MTG INC++	Unsecured	0.00	NA	NA	0.00	0.00
RICHARD COVATTO DMD	Unsecured	2,000.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT CARD SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT CARD SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
SYNERGETIC COMMUNICATIONS++	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TARGET/RNB++	Unsecured	0.00	NA	NA	0.00	0.00
TCM++	Unsecured	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP/LEXI	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL**	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$36,948.52	\$0.00
Mortgage Arrearage	\$6,561.85	\$6,561.85	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,561.85</b>	<b>\$43,510.37</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,120.04	\$5,120.04	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,120.04</b>	<b>\$5,120.04</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,426.92</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,690.73</u>	
Disbursements to Creditors	<u>\$48,630.41</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$55,321.14</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/10/2016

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.